

Certificate of Notice
UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

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Order Filed on October 19, 2021
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Caption in Compliance with D.N.J. LBR 9004-2(c)

52756

Morton & Craig LLC

110 Marter Ave., Suite 301

Moorestown, NJ 08057

Attorney for American Honda Finance Corporation

Case No. 21-15842

In Re:

YOYSETT I. BAKER-GONZALEZ

JOEL GONZALEZ

Judge: (RG)

**ORDER FOR SECURED AMOUNT TO BE PAID THROUGH
THE DEBTOR'S CHAPTER 13 PLAN, ADEQUATE PROTECTION PAYMENTS,
INSURANCE AND COUNSEL FEES**

The relief set forth on the following pages numbered two (2) through three (3) is hereby **ORDERED**.

DATED: October 19, 2021

A handwritten signature in cursive script, reading "Rosemary Gambardella".

Honorable Rosemary Gambardella
United States Bankruptcy Judge

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Debtor: Yoysett and Joel Gonzalez

Case No: 21-15842

Caption of Order: Order for secured amount to be paid through the debtor's chapter 13 plan, adequate protection payments, insurance and counsel fees

This matter having brought before this Court on an Objection to Confirmation filed by John R. Morton, Jr., Esq., attorney for American Honda Finance Corporation, with the appearance of Bruce W. Radowitz, Esquire on behalf of the debtors, and this Order having been filed with the Court and served upon the debtors and their attorney under the seven-day rule with no objections having been received as to the form or entry of the Order and for good cause shown, it is hereby

ORDERED:

1. That American Honda Finance Corporation ("Honda") is the holder of a first purchase money security interest encumbering a 2018 Honda CR-V bearing vehicle identification number 2HKRW6H34JH204411.
2. That the secured amount that Honda shall be paid through the debtor's plan shall be \$18,552.61. This amount is reached using the net loan balance of \$15,994.07, amortized at 6% over 60 months.

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Debtor: Yoysett and Joel Gonzalez

Case No: 21-15842

Caption of Order: Order for secured amount to be paid through the debtor's chapter 13 plan, adequate protection payments, insurance and counsel fees

3. That the Chapter 13 Trustee is hereby directed to make monthly adequate protection payments to Honda in the amount of \$185.00 commencing August of 2021. Adequate protection payments to Honda shall be made monthly up to and after confirmation, until all counsel fees have been paid and regular distributions begin to be made to Honda. If in any month there are insufficient funds on hand to pay both counsel fees and adequate protection payments, then funds on hand shall be used to pay adequate protection payments first, with the remaining balance going to counsel fees. If, after confirmation, counsel fees remain to be paid, then adequate protection payments shall continue to be paid to Honda until the remaining counsel fees have been paid. The debtors shall receive a credit for all adequate protection payments made against the total amount to be received by Honda through the plan.
4. That the debtors must maintain insurance on the vehicle. The vehicle must have full comprehensive and collision coverage with deductibles not exceeding \$500.00 each. Honda must be listed as loss payee. If the debtors fail to maintain valid insurance on the vehicle, Honda shall be entitled to stay relief upon filing a certification that insurance has lapsed and serving such certification on the debtors, their attorney, and the chapter 13 trustee.
5. That Honda shall retain its lien on the vehicle until the earlier of payment of the underlying debt under non-bankruptcy law, or the Debtors receiving a discharge in the instant case.
6. That the debtors are to pay a counsel fee of \$563.00 to Honda through their chapter 13 plan.

In re:
Yoysett I. Baker-Gonzalez
Joel Gonzalez
Debtors

Case No. 21-15842-RG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Oct 19, 2021

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 21, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Yoysett I. Baker-Gonzalez, Joel Gonzalez, 127 Halsted Road, Elizabeth, NJ 07208-1114

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 21, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 19, 2021 at the address(es) listed below:

Name	Email Address
Bruce W. Radowitz	on behalf of Joint Debtor Joel Gonzalez torreso78@gmail.com r45676@notify.bestcase.com
Bruce W. Radowitz	on behalf of Debtor Yoysett I. Baker-Gonzalez torreso78@gmail.com r45676@notify.bestcase.com
Denise E. Carlon	on behalf of Creditor Quicken Loans LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
John R. Morton, Jr.	on behalf of Creditor American Honda Finance Corporation ecfmail@mortoncraig.com mortoncraigecef@gmail.com
John R. Morton, Jr.	on behalf of Creditor American Honda Finance Corporation administrator for Honda Lease Trust ecfmail@mortoncraig.com, mortoncraigecef@gmail.com

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User: admin

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Date Rcvd: Oct 19, 2021

Form ID: pdf903

Total Noticed: 1

Marie-Ann Greenberg

magecf@magtrustee.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7